


ORDERED.

Dated: June 24, 2015


Caryl E. Delano
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION

In re:

Gary W Gerwer

Case No: 8:14-bk-06523-CED
Chapter 13

Debtor(s) _____/

**ORDER GRANTING THIRD AMENDED MOTION TO APPROVE PERMANENT
MODIFICATION AND REQUEST FOR ADDITIONAL PRESUMPTIVELY
REASONABLE FEE**

THIS CASE was considered on the Debtor's Third Amended Motion to Approve Permanent Modification, and Request for Additional Presumptively Reasonable Fee (Doc. No. 55) (the "Motion"). Accordingly, it is

ORDERED:

1. The Motion (Doc. No. 55) is GRANTED.
2. The permanent mortgage modification agreement with Selene Finance LP is approved and the parties are ordered to comply with the terms of the agreement.
3. The modified payment is \$930.72, of which \$694.11 is principal and interest. The balance of the payment includes escrow for taxes and insurance, and the Debtor shall begin payments on April 1, 2015.
4. The unpaid principal balance is approximately \$320,066.27, of which \$0.00 is eligible for

a principal forgiveness. The “New Principal Balance” on the note is \$320,066.27, which shall be amortized as follows:

Years	Interest Rate	Interest Rate Change	Monthly Principal & Interest Payment	Estimated Monthly Escrow Payment*	Total Monthly Payment*	Payment Begins On	Number of Monthly Payments
23	5.500%	03/01/15	\$694.11	\$236.61	\$930.72	04/01/15	279

**adjusts periodically*

5. The “New Principal Balance” and the “Deferred Principal Balance,” and any other amounts still owed according to the terms of the Home Affordable Modification Agreement, shall be due and payable in full by the earliest of: 1) The sale or transfer of any of the Debtor’s interest in the property subject to the mortgage, 2) The date Debtor pays the entire “New Principal Balance”, or 3) The “Maturity Date” of 06/01/2038.
6. The Debtor shall file the modification agreement in the public records of Hillsborough County, Florida.
7. Payments to the Chapter 13 Trustee constitute timely payments to Selene Finance LP.
8. The mortgage payments should be sent to the following address:

Selene Finance LP
P.O. Box 71243
Philadelphia, PA 19176
9. Any interested parties may object to this order with fourteen (14) days from the date of service of this order. If an interested party files such an objection within this time period, the Court will schedule the motion for hearing on notice to the Debtor, Debtor’s counsel, the Chapter 13 Trustee, and to the objecting party.
10. The Debtor’s Counsel shall be allowed additional attorney fees totaling \$300.00, which shall be paid through the confirmed plan as an approved administrative expense for filing the Debtor’s motion, in addition to any other fees previously awarded.

11. All other orders that do not conflict with this order remain in full force and effect.

Attorney Gina Rosato is directed to serve a copy of this order on interested parties and file a proof of service within 3 days of entry of the order.